

Attorney Docket No.: 20114 - 00101

REMARKS

Claims 1-21 are pending in the above-referenced application.

Claims 1-21 stand rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Published Application No. 2007/0029376 to Stoutenburg et al. ("Stoutenburg"). In the prior Response, Applicants argued that Stoutenburg does not identically teach the step of "sorting the records into first and second sub-files as a function of at least one of the digitized images and the data portions, the first sub-file including only the non-consumer checks and the second sub-file including only the consumer checks." In the rejection, the Examiner cites paragraph [0180] of Stoutenburg to show this feature, yet this paragraph contains no description of such a sorting. The paragraph reads as follows:

POS device 130 analyzes the payment information to identify a suitable function central control 110 to which the payment is to be directed. POS device 130 contacts the selected function central control 110, transmits the received payment information, and awaits confirmation that the payment has been accepted. Then, in some embodiments, the selected function central control transmits an acceptance of the tendered payment, along with an account balance reflecting the balance after deducting the recently tendered payment. POS device 130 can then print a receipt of the transaction indicating the received payment and/or the new account balance via printer interface 232 or printer interface 256.

According to this paragraph, payment information, which can be entered by the payee as a check that is scanned to an imager 230 (see paragraph [179]), is "directed" to a "suitable function central control 110." According to paragraph [0048], the "function central controls 110 are a money transfer system, a fraud detection system, a phone card system, and a check acceptance system." Figure 1 shows a network topology in which payment information is transferred from POS device 130, through network 120, and to a selected one of function central controls 110a-110. The act of transferring check payment information to one of these function central controls does not involve any sorting of checks in the manner recited in the claim. Moreover, the

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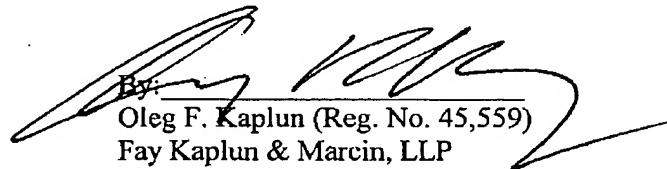
operation of none of these function central controls involves sorting checks in the manner recited in the claim. Even the "check acceptance system," which is described at length in paragraphs [0222] to [0244], has no sorting capability of the kind recited in the claim. Therefore, it is not the case that Stoutenburg identically teaches the sorting step.

Accordingly, withdrawal of this final rejection is respectfully requested.

All issues having been addressed, Applicants submit that this application is in condition for allowance.

Respectfully submitted,

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